

**Information to identify the case:**

Debtor 1 **Donald K. Masdea Jr.**  
First Name Middle Name Last Name  
Debtor 2 **Michele R. Masdea**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6394**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-8588**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **14-22116-CMB**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald K. Masdea Jr.  
aka Donald K. Masdea

Michele R. Masdea  
aka Michele R. Simon

9/30/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
 Donald K. Masdea, Jr.  
 Michele R. Masdea  
 Debtors

Case No. 14-22116-CMB  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 48

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

db/jdb +Donald K. Masdea, Jr., Michele R. Masdea, 532 Justus Street, Carnegie, PA 15106-2011  
 cr +Beneficial Consumer Discount Company, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 13898325 +Borough of Carnegie, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13898324 +Borough of Carnegie/Carlynton SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13860014 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot, P.O. Box 182676, Columbus, OH 43218-2675)  
 13860009 Citizens Bank, P.O. Box 42010, Providence, RI 02940-2010  
 13860013 GE Credit Retail Bank Mastercard, P.O. Box 530939, Atlanta, GA 30353-0939  
 13862161 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13860021 PNC Bank Visa, P.O. Box 856177, Louisville, KY 40285-6177  
 13921427 +Peoples Natural Gas Co LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860  
 13870271 +RBS Citizens, 443 Jefferson Boulevard RJW-135, Warwick, RI 02886-1321  
 14421444 +Wilmington Savings Fund Society, FSB, d, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 01 2019 04:09:17 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 13899604 +E-mail/Text: bncmail@w-legal.com Oct 01 2019 04:09:48 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13917449 EDI: BECKLEE.COM Oct 01 2019 07:38:00 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13859999 EDI: AMEREXPR.COM Oct 01 2019 07:38:00 American Express Corporation, P.O. Box 1270, Newark, NJ 07101-1270  
 13860000 EDI: HFC.COM Oct 01 2019 07:38:00 Beneficial Mortgage Company, P.O. Box 5233, Carol Stream, IL 60197-5233  
 13860001 EDI: RMSC.COM Oct 01 2019 07:38:00 Bill Me Later, P.O. box 105658, Atlanta, GA 30348-5658  
 13896395 +E-mail/Text: bncmail@w-legal.com Oct 01 2019 04:09:48 CERASTES, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14224958 +E-mail/Text: bankruptcy@consumerportfolio.com Oct 01 2019 04:09:49 CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071  
 13860004 EDI: CAPITALONE.COM Oct 01 2019 07:38:00 Capital One Bank, P.O. Box 71107, Charlotte, NC 28272-1107  
 13860002 EDI: CAPITALONE.COM Oct 01 2019 07:38:00 Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083  
 13919184 EDI: BL-BECKET.COM Oct 01 2019 07:38:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13860006 EDI: CHASE.COM Oct 01 2019 07:38:00 Chase Bank, c/o Card Member Services, P.O. Box 15153, Wilmington, DE 19886-5153  
 13860007 EDI: CHASE.COM Oct 01 2019 07:38:00 Chase Bank, c/o ARS National Services Inc., P.O. Box 463023, Escondido, CA 92046-3023  
 14674835 +EDI: CHRM.COM Oct 01 2019 07:38:00 Chrysler Capital, P.O. BOX 961275, FORT WORTH, TX 76161-0275  
 13860010 EDI: RCSFNBMARIN.COM Oct 01 2019 07:38:00 Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500  
 13860010 E-mail/PDF: creditonebknottifications@resurgent.com Oct 01 2019 04:12:54 Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500  
 13882931 +EDI: TSYS2.COM Oct 01 2019 07:38:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13867686 EDI: DISCOVER.COM Oct 01 2019 07:38:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13860011 EDI: DISCOVER.COM Oct 01 2019 07:38:00 Discover Card, P.O. Box 71084, Charlotte, NC 28272-1084  
 13860012 EDI: WFNBNB.COM Oct 01 2019 07:38:00 Fashion Bug, P.O. Box 659728, San Antonio, TX 78265-9728  
 13927047 +EDI: HFC.COM Oct 01 2019 07:38:00 HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188  
 13860015 EDI: RMSC.COM Oct 01 2019 07:38:00 JC Penney, c/o GE Credit Bank, P.O. Box 960090, Orlando, FL 32896-0090  
 13860016 E-mail/Text: bncnotices@becket-lee.com Oct 01 2019 04:08:38 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983  
 13934130 EDI: RESURGENT.COM Oct 01 2019 07:38:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: lfin  
Form ID: 3180W

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Total Noticed: 48

Date Rcvd: Sep 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13934130 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 01 2019 04:12:56  
LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13860017 EDI: RMSC.COM Oct 01 2019 07:38:00 Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914  
13896897 EDI: MERRICKBANK.COM Oct 01 2019 07:38:00 MERRICK BANK, Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-0368  
13860018 EDI: TSYS2.COM Oct 01 2019 07:38:00 Macy's, P.O. Box 183083, Columbus, OH 43218-3083  
13860019 +EDI: MERRICKBANK.COM Oct 01 2019 07:38:00 Merrick Bank, P.O. Box 9201,  
Old Bethpage, NY 11804-9001  
13901979 EDI: PRA.COM Oct 01 2019 07:38:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13910570 EDI: Q3G.COM Oct 01 2019 07:38:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
13885536 EDI: Q3G.COM Oct 01 2019 07:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13882333 +E-mail/Text: bncmail@w-legal.com Oct 01 2019 04:09:48 TD BANK USA, N.A.,  
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13860022 EDI: WTRRNBNK.COM Oct 01 2019 07:38:00 Target, P.O. Box 660170, Dallas, TX 75266-0170  
13904692 +EDI: WFFC.COM Oct 01 2019 07:38:00 WELLS FARGO BANK, N.A.,  
ATTENTION: BANKRUPTCY DEPARTMENT, MAC # D3347-014, 3476 STATEVIEW BOULEVARD,  
FORT MILL, SC 29715-7203  
13860023 EDI: RMSC.COM Oct 01 2019 07:38:00 Walmart, P.O. Box 530927, Atlanta, GA 30353-0927  
13860024 EDI: WFFC.COM Oct 01 2019 07:38:00 Wells Fargo Mortgage, P.O. Box 11701,  
Newark, NJ 07101-4701

TOTAL: 37

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Beneficial Consumer Discount Company  
cr Borough of Carnegie  
cr Carlynton School District  
cr Duquesne Light Company  
cr Wells Fargo Bank, N.A.  
cr Wilmington Savings Fund Society, FSB, d/b/a Christ  
cr\* +BENEFICIAL CONSUMER DISCOUNT COMPANY, 14841 Dallas Parkway, Suite 300,  
Dallas, TX 75254-7883  
cr\* +Beneficial Consumer Discount Company, 14841 Dallas Parkway, Suite 300,  
DALLAS, TX 75254-7883  
cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13860020\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: National Tire & Battery, c/o NTB Credit Plan, P.O. Box 183015,  
Columbus, OH 43218)  
13860003\* Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083  
13860005\* +Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083  
13860008\* Chase Bank, c/o ARS National Services Inc., P.O. Box 463023, Escondido, CA 92046-3023  
14151733\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
TOTALS: 6, \* 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin  
Form ID: 3180W

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2019 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Beneficial Consumer Discount Company  
ecfmail@mwc-law.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1  
bkgroup@kmllawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Carnegie jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Carlynton School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Joseph P. Schalk on behalf of Creditor Wells Fargo Bank, N.A. jschalk@barley.com,  
sromig@barley.com  
Kenneth Steidl on behalf of Joint Debtor Michele R. Masdea julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Kenneth Steidl on behalf of Debtor Donald K. Masdea, Jr. julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTeinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@berNSTeinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteeWDPA.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11